

**EQUIPMENT TO FACILITATE MONEY
TRANSFERS INTO BANK ACCOUNTS**

ABSTRACT OF THE DISCLOSURE

In one embodiment, the invention provides a computerized system and method for transferring money to a bank account, typically when paid in cash or a cash equivalent at a point of sale device. According to one method, transactional information is transmitted to a host computer system from a point of sale device. The transactional information includes information on a bank account that is to receive the money. The transaction information is stored at the host computer system. Also, at least some of the transaction information is sent to an intermediary computer system that is configured to interact with a plurality of banking networks in different countries. The intermediary computer system may also determine which one of the banking networks is associated with the bank account that is to receive the money. A request is transmitted from the intermediary computer network to a local banking network and includes information on the bank account that is to receive the money and an amount of money to deposit. The bank account may then be credited with the money.

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